

MICHIGAN STATE-CHARTERED DE NOVO BANKS

Name Address Chief Executive Officer Initial Capital Holding Company	Telephone Number	Acceptance/ Approval or Opening Date and Charter Number
1 st State Bank 4805 Towne Center Road, Suite 100 Saginaw, Michigan 48604 Terry R. Niederstadt Capital - \$7,550,000 Parent: Valley Financial Group, Ltd.	(989) 799-7500	04/12/2004 #1039
Main Street Bank 201 East Main Street Northville, Michigan 48167 Audrey Mistor Capital - \$7,500,000 Parent: Main Street Bancorp, Inc.	(248) 449-3700	03/01/2004 #1038
Legacy Trust 300 Ottawa Avenue N.W., Suite 600 Grand Rapids, Michigan 49503 William A. Walker, CEO Capital - \$2,700,000 Parent: Legacy Trust Holding Company	(616) 451-3224	02/03/2004 #1037
Bank of Michigan 30095 Northwestern Highway Oakland County Farmington Hills, Michigan 48334 George F. Mochmar, President and Director Capital - \$8,000,000 Parent: Capitol Bancorp, Limited (51%)	(517) 372-1376	01/10/2005 #1043
N Star Community Bank 32000 Northwestern Highway Oakland County Farmington Hills, Michigan 48334 Jeffrey I. Kopelman, President, CEO and Director Capital - \$7,500,000 Parent: North Star Financial Holdings, Inc.	(248) 538-6475	09/07/2005 #1044

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Bank of Auburn Hills Oakland County Auburn Hills, Michigan Neal J. Searle, President Capital - \$8,000,000 Parent: Capitol Bancorp, Limited (51%)	(248) 370-8200	07/13/2005 #1045
Huron Valley State Bank Oakland County Milford, Michigan David H. Blossey, President, CEO and Director Capital - \$8,200,000 Parent: Clarkton Financial Corporation	(248) 684-9626	08/15/2005 #1046
Bank of Birmingham Oakland County Birmingham, Michigan Robert Farr, President, CEO & Director Capital - \$11,050,000 Parent: Birmingham Bloomfield Bancorp, Inc.	(248) 593-6455	07/26/2006 #1048
Lotus Bank Oakland County Novi, Michigan Satish Jasti, President, CEO & Director Capital - \$9,550,000 Parent: Lotus Bancorp, Inc.	(248) 505-3103	07/05/2006
First Spirit Bank (In Organization) Wayne County Detroit, Michigan Donald C. Parker (Designated Representative) Capital - \$8,000,000 (Proposed) Parent: First Spirit Bancorp, Inc.	(734) 536-3093	08/31/2006
First Michigan Bank (In Organization) Oakland County Troy, Michigan Gerald G. Wasen (Designated Representative) Capital – \$9,400,000 (Proposed) Parent: First Michigan Bancorp, Inc.	(248) 269-0060	09/11/2006